

The Value of a Pension

The National Institute on Retirement Security surveyed public workers and asked them about the value they put on their pensions.



Retirement
Income
that Lasts

98%

of state and local employees say that providing retirement income that lasts is an important feature of a pension.

94%

of state and local employees have favorable views of defined benefit pensions.

Defined
Benefit
Pensions

Pension
over
401(k)

80%

of state and local employees say a pension is better than a 401(k) for maintaining their standard of living in retirement.

Pensions For Public Employees

**Massachusetts. Commission on Old
Age Pensions, Annuities and Insurance**

Pensions For Public Employees:

Pensions for Public Employees Alicia Haydock Munnell, Ann M. Connolly, 1979 *The Future of Public Employee Retirement Systems* Olivia S. Mitchell, Gary J. Anderson, 2009-08-13 Public pensions are often the subject of pension envy as their benefits might seem more generous and contributions lower than those in the private sector This book shows that such judgments are often inaccurate and reflects a vigorous debate amongst academics and professionals as they seek to define a new future for public retirement systems

Public Employee Retirement Laws for Pennsylvania Local Governments Pennsylvania. Public Employee Retirement Study Commission, 1988 Report of the Illinois Public Employees Pension Laws Commission Illinois. Public Employees Pension Laws Commission, 1959 The Future of Public Employee Retirement Systems Gary Anderson, 2009-08-13 People covered by public pensions are often the subject of pension envy that is their benefits might seem more generous and their contributions lower than those offered by the private sector Yet this book points out that such judgments are often inaccurate since civil servants hold jobs with few counterparts in private industry such as firefighters police judges and teachers Often these are riskier dirtier and demand more loyalty and discretion than would be required of a more mobile labor force in the private sector The debate challenges traditional ideas about how the public employee labor contract is structured and raises questions about how such employees are attracted to the public sector retained and motivated on the job and retired via an entire compensation package of wages and benefits Authors explore aspects of these schemes addressing the cost and valuation debate along with the political economy of how public pension asset pools are perceived and managed an increasingly important topic in times of global financial turmoil The discussion also explores ways that public pensions can be strengthened in the US Japan Canada and Germany The volume captures a vigorous debate currently underway by academics financial experts regulators and plan sponsors all seeking to define a new future for public retirement systems It will be of substantial interest to a wide range of readers since public sector employees and their representatives will naturally find the comparisons and arguments over valuation of keen interest Public pension administrators and policymakers seeking an explanation of what makes these plans so costly will gain a new understanding of how the arguments stack up Private sector employers and plan sponsors can learn much from efforts to reform these retirement systems in states and countries around the world Finally investors and the taxpaying public more generally may be at risk to cover these long term promises so it behoves them to pay close attention to the financing and investment practices of these plans along with their valuation This volume represents an invaluable addition to the Pension Research Council Oxford University Press series as it includes actuarial economic and financial perspectives making it useful for academics retirement plan administrators and public employees wishing to understand the challenges facing public pensions

Report of the Commission on Old Age Pensions, Annuities and Insurance. January 1910 Massachusetts. Commission on Old Age Pensions, Annuities and Insurance, 1910 **Transparency and Funding of State and Local**

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